

Medicare B has new toll-free number

Beginning June 29, the Medicare B toll-free number for beneficiary assistance will change to **1-800-333-7586**.

The number is changing because BCBSF will be using a different long-distance service that will save the Medicare program an estimated \$55,000 per month, Medicare B Director Henry Douglas said.

Only the number will be new—operators on 72 telephone lines will continue to help people from Jacksonville, Douglas said.

The company is conducting a major public information campaign to notify beneficiaries of the change. Notices will be included with their checks and explanations of benefits, and the change will be publicized throughout the state via

radio, TV and newspapers. Notices also are being sent to organizations and agencies throughout Florida.

Publicity will continue through the year to ensure that seasonal residents are informed. Persons who call between June 29 and June 31 will be given the new number. Also, it's listed through WATS (1-800) directory assistance.

PROFILE

Vol. 36 No. 10

A Newsletter of Blue Cross and Blue Shield of Florida

June 15, 1987

"Open enrollment" begins for Medicare 65 and overs

In marketing new Medicare Supplement Contracts, BCBSF will have "open enrollment" through July 31 for Florida residents age 65 and over who are Medicare A and B enrollees.

The initial intent was to respond to

the IMC situation in South Florida, but "open enrollment" has been extended to all eligible persons throughout Florida, said Warren Hunter, vice president of Direct Marketing.

During this period, three of the new

products—the non-automatic crossover (piggyback) contracts, Plans I, II and IV—will be sold with waiver of the waiting period for medical conditions that might have existed six months before the purchase of the contract. This means that individuals will have immediate health care coverage for covered contract benefits, Hunter said.

Three other new Medicare Supplement Contracts, which do have automatic crossover—Plans III, V and VI—also will be available, but the 90-day waiting period for pre-existing medical conditions will not be waived.

Hunter noted that all six new contracts are guaranteed issue (no medical questions asked) during and after the open enrollment period. After July 31, the only condition that must be met will be the 90-day waiting period for medical conditions that existed six months before the contract is purchased.

Anyone interested in the new products should be referred to 1-800-228-2071 from 9 a.m. to 5 p.m. weekdays.

With the new contracts and rates, BCBSF will be competitive in the marketplace with products that offer individuals a variety of benefits, Hunter said.

HEALTH OPTIONS thrives despite anti-HMO message from HEALTH OPTIONS, Inc.

"Say no to HMO." Dead bodies with toe tags that read, "Cause of death: HMO." These kinds of advertisements and newspaper articles with related messages make it difficult to have an HMO that's well respected in the community. Yet that's just what HEALTH OPTIONS has done.

HEALTH OPTIONS' growth rates throughout Florida are above expected enrollment. Sales and support staff have worked diligently to continue this steady growth and to promote the image desired by both HEALTH OPTIONS and BCBSF.

Because of the bad press some HMOs have received recently, many employers have turned to HEALTH OPTIONS. Its affiliation with BCBSF and its reputation for quality health care offer employers the stability they're seeking during these turbulent times.

HEALTH OPTIONS people have reassured employers and employees, and thousands of Medicare-eligibles, that it's a viable alternative to traditional health care coverage. Enrollment figures show that the current "shakedowns" aren't affecting HEALTH OPTIONS membership.

It is pride in the product offered, quality sales personnel, and superior customer service that reflect an organization's ability to succeed. HEALTH OPTIONS people have proved they have the keys to open the doors to success.

BCBS NEWS

Medicare to test preventive care

Medicare, which traditionally has paid only for medically necessary care, has announced a program to test the cost-effectiveness of several preventive measures. Funded through grants to schools or public health departments, the program will pay for cancer screening; flu immunizations; health screening at least to include tests to measure hearing, vision, blood pressure, and height and weight; health risk appraisals; and counseling and instruction in diet and nutrition, stress reduction, exercise programs, sleep regulation, injury prevention, alcohol and drug abuse prevention, mental health disorder prevention, and smoking reduction.

The Omnibus Budget Reconciliation bill of fiscal 1986, which mandated the program, requires the Secretary of Health and Human Services to evaluate the short- and long-term costs and benefits of providing the services. The Health Care Financing Administration has \$5.9 million to conduct the four-year program.

Cost up for Medicare enrollees

While the federal government has tightened its belt to contain Medicare costs, beneficiaries have been shouldering heavy increases, a General Accounting Office report stated.

Between 1980 and 1985, Part A out-of-pocket costs increased by 49 percent and Part B by 31 percent due to Medicare changes enacted by Congress. As a result, the government's Medicare outlays were \$13 million less than they would have been during those five years. On average, Part A out-of-pocket costs increased from \$84 to \$125. For Part B, including premiums, copayments and deductibles, the average out-of-pocket cost increased from \$395 to \$516.

AIDS hospital care \$1,000-plus a day

The average hospital cost for AIDS patients exceeds \$1,000 a day, and only a third of patients are covered by health insurance, a Richmond hospital told an international AIDS conference. The study involved 52 persons hospitalized at least once in Medical College of Virginia from October 1983 to December 1986. For 81 hospital stays for which complete hospital and doctor charges were known, the cost was from \$259 to \$68,291, with an average of \$13,830. The average stay was 14.8 days at an average daily cost of \$1,038. In another study of 102 AIDS-related hospital stays, only 36 patients were covered by commercial insurance, 14 were covered by correctional institutions, and 26 patients paid.

Customer Service

Nice people are a joy

Among several letters written about **Paula Brunson** (Customer Service Representative, PPC): "...I do wish to thank you for being so very pleasant and cooperative... It is a joy doing business with nice people." And, "... (thanks for) extreme cooperation, kindness and patience in helping out a confused elderly person. People like her have become rare for some unknown reason."

A tribute to excellence

A doctor wrote to **Del Detrick** (Systems Analyst, PAS-ACS): "Thank you for your willingness to be bothered with my many questions and errors while trying to set up our ACS billing. People dedicated to their jobs, who take pride in going the extra mile, are becoming rare to find. You are one of those rare people..."

Subscribers need our help

A subscriber wrote to **Ann Agbhe** (Customer/Provider Service Representative, Health Options of South Florida): "Just a note to thank you for being so cooperative with me. I don't know how to thank you. I am 80 years old and am going through hard times with my wife being away from me in a home. Please forgive me if I was impatient with you."

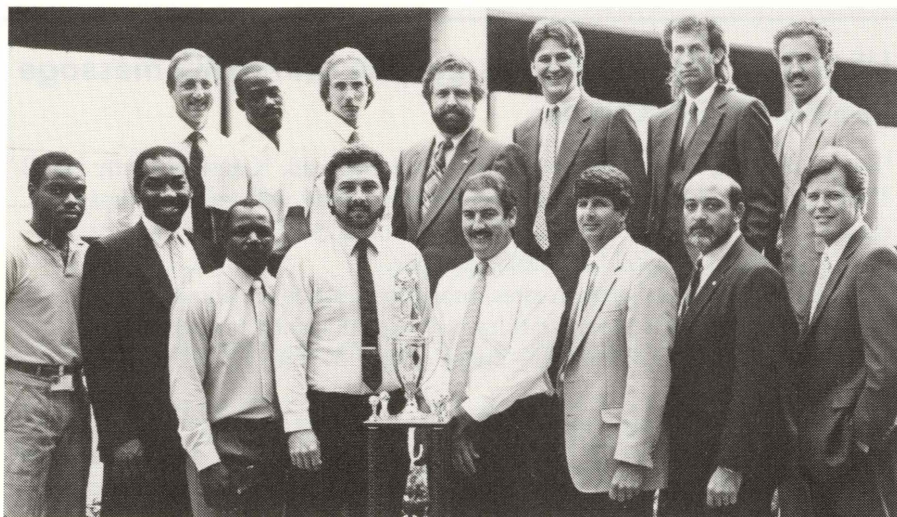
PROFILE

Vol. 36, No. 10
June 15, 1987



Jean McComb, Manager
Frank Dorman, Editor
Printing, Corporate Print Shop

Profile newsletter is published weekly by the Corporate Communications staff of Blue Cross and Blue Shield of Florida. All rights are reserved. This newsletter or parts thereof may not be reproduced in any form without permission from the publisher, copyright ©1987, Blue Cross and Blue Shield of Florida, Jacksonville, Florida. To submit information, contact the editor, Corporate Communications, 791-8664.



BCBSF II men's team finishes second in regional tourney

Second place finishers in the BCBS Southern Regional Softball Tournament, are (first row, l-r) Robert Owens, Matt Tinney, Greg Lowe, Charlie Lightfoot, Marc Newton, Kevin Hursey, Mario Rubio, Larry Isom, (back row) coach Ron Hope, Joseph Glover, Skip Rose, Rolie Sayward, Tony Sullivan, Rick Sapp and Ted Hagan. Absent from photo are Jim Gray and Mike Kelly.

9-year-old girl thankful for people donating blood

After 17 surgeries to correct multiple birth defects, Michele Perry said, "It's very important for people like me to know there are people like you who give blood."

Ninety-five percent of Americans will need blood or one of its derivatives by the time they reach age 72.

On June 23, BCBSF's Jacksonville employees will have an opportunity to help people like Michele, when the Jacksonville Blood Bank will take donations at BCBSF's home office. The goal is 180 pints of blood.

Employees who give blood from 8:15 a.m. to 3:30 p.m. will receive free food coupons, and those who recruit other donors (who haven't given during the past year) will receive BCBSF stress cards and a chance to win special prizes.

Employees are urged to donate to the corporate account, which ensures that blood will be available if they or their families ever need it. They should fill out the flyers they've received and return them to corporate nurse Mary Cohn in the Dispensary, 3-C.

Superior Customer Service is when...

There is no hassle. When people are well informed and able to answer questions. When my time as a consumer is valued and procedures are relatively simple and clear. Cost is not nearly as much an issue as service, if the cost is reasonable.

*Marilyn Hontz
Personnel and Training*

Good folks made for good news

A May 10 St. Petersburg Times article about how BCBSF processes Medicare B claims featured employees **Remedios Urbano** (Mailroom), **Josefina Medina** (Microfilm), **Benny Osborne** (Claims) and **Chris Glover** (Telecommunications). "These staff members are to be congratulated for their effectiveness in responding to the (reporter). The article was positive to both Blue Cross and Blue Shield of Florida...and to the valuable employees who serve the Medicare beneficiaries and providers," said Medicare B Director Henry Douglas.

Burden elected Jaycees president

Rebecca Burden, a field group specialist in the Fort Myers office, was elected May 1 as president of the Fort Myers chapter of the Florida Jaycees. Her goals for the year will be to recruit new members and lead the chapter to its most successful year ever.

Jax Blood Bank honors BCBSF

The Jacksonville Blood Bank recently honored BCBSF and its blood drive chairman, **Mary Cohn**, for being one of 11 groups to have donated more than 500 pints of blood in 1986. Employees donated 547 pints to the corporate account.

--- clip out and mail ---

Employees' ideas and suggestions are needed on how BCBSF can best promote its sponsorship and fund raising for the U.S. Olympic Team.

Objectives to keep in mind: raise funds, target key accounts and potential customers, promote BCBSF's connection with the Olympics, have high potential for employee involvement, and keep activities at low cost.

Some ideas: Chamber of Commerce fund raiser dinner or reception, community runs/walks, presentations to civic groups.

Be imaginative! And please be as specific as possible; for example, you'll need to estimate how much your idea would cost to implement.

MY IDEA(S): _____

Estimated cost _____ Estimated money raised _____

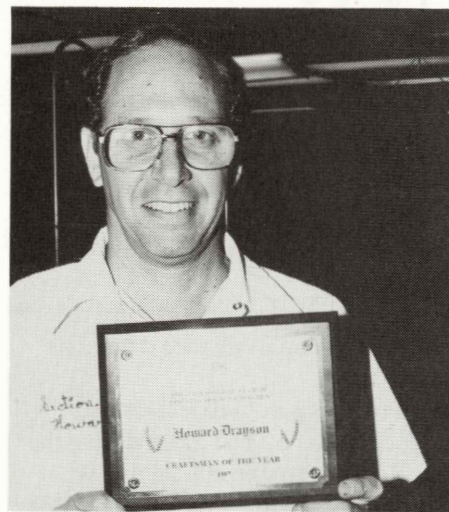
Would you volunteer to work on this project? _____

NAME _____ Phone _____

Please send this form to Karen Morris, Community Relations, 3C. The Olympic committee will evaluate all suggestions.

Youth's soccer fund grows

Phillip Tavernier, 15, son of Maryse S. Tavernier (National Accounts, Miami), is almost halfway toward his goal of raising \$2,572 to pay for a European soccer trip this summer with Teams USA. Jo Ann Brooker of Facilities Planning made a contribution. To help, make checks payable to "Teams USA" (for Phillip) and send them via inter-office mail to Mrs. Tavernier, National Accounts, Miami branch office.



Drayson is named 1987 "Craftsman of the Year"

Howard Drayson, Print Shop section leader, was honored June 4 as "Craftsman of the Year" by the Jacksonville Club of Printing House Craftsmen. Drayson, who said he was "surprised and pleased" by the award, also was installed as second vice president of the club.

Howard Drayson

15 YEARS

Beverly Pateman
In-Line Quality Analysis

Cindy Phillips
Product & Rate
Administration

Dolores Wetmore
Med B Claims Exam
Second Shift

Thelma Shootes
Legal Administration
Support

10 YEARS

Carolyn Martin
Major Accounts

5 YEARS

Floyd DeCurtins
Group Underwriting

Kathleen Haering
Sr. VP HIS

Stephen Barden
Ft. Lauderdale
District Office

Georgia Crews
Field Services -
Jacksonville

Paula Kampfer
Housekeeping

Mary Klesh
Statistical

Albert Sloan
PPO Claims &
Customer Service

PROMOTIONS

Scott Bialke
Shredder Operator

Mae Lindquist
Section Leader IX

TRANSFERS

Barbara Schreiner
Health Option
of Central FL

NEW EMPLOYEES

Rose Charles
Med Underwriter
Data Specialist

Ramona Chmurynski
Telephone Sales
Associate Telemarketing
Administration

Edward Garcia
Associate House Counsel
Legal Staff

Alan Grosse
Supervisor Central
Correspondence ASP
State Group
Correspondence

Constance Harley
Telephone Sales Associate
Telemarketing
Administration

Larette Jackson
Control Clerk A
Med B Communications
Unit IV

Phyllis Johnson
Secretary A
Systems Project Office

Barbara Kilgus
Secretary A Financial
Planning/Analysis

Robert Owens, Jr.
Records Clerk A
Stockroom & Warehousing
Personnel

Arletta Smith
Customer Service Rep A
Med B Telecommunications
Unit VI

Jay Thompson
Shipping Clerk
Stockroom & Warehousing
Personnel

Nancy Wein
Accounting Analyst B
National Accounts
Receivable

Brenda Whitten
Data Entry Operator
ACS Entry Day

Nancy Wolfe
Telephone Sales Associate
Telemarketing
Administration

Elaine Woodley
Telephone Sales Associate
Telemarketing
Administration

MANAGEMENT APPOINTMENTS

Nancy Bateh
Senior Methods Analyst
Operational Control &
Improvement

Elizabeth Burk
Major Accounts Executive
Major Accounts

Luana Croll
Supervisor Med B
Claims Processing

Edward Garcia
Associate House Counsel
Legal Staff

Alan Grosse
Supervisor Cent Correspondence
ASP State
Group Correspondence

Timothy Law
Data Resource Associate

Sharon R. Morris
Manager Financial
Analysis

Robert L. Solomon
Manager BCBS FEP
Wire Service

Roy W. Stone, Jr.
Supervisor Med B Claims
Process Medicare B
Claims Exam Second
Shift III

Lawrence Tremonti
Vice President Medical
Affairs HOI

Jan Walker
Data Quality Analyst
Data Administration

Jane Wytzka
Education Service Representative
Med A Manager